

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b> |                                  |   |
| Debtor 1:                                | <u>Robert L. Makowski Jr.</u>    | Social Security number or ITIN: xxx-xx-3096<br>EIN: -- -- |
|  | First Name Middle Name Last Name |   |
| Debtor 2:                                | <u>Lisa M. Makowski</u>          | Social Security number or ITIN: xxx-xx-0128<br>EIN: -- -- |
| (Spouse, if filing)                      | First Name Middle Name Last Name |   |
| United States Bankruptcy Court:          | WESTERN DISTRICT OF PENNSYLVANIA | Date case filed for chapter: 13 9/26/23                   |
| Case number:                             | 23-22035-CMB                     |   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:   | About Debtor 2:   |
|--|---|---|
| <b>1. Debtor's full name</b>   | Robert L. Makowski Jr.  | Lisa M. Makowski  |
| <b>2. All other names used in the last 8 years</b>   |   |   |
| <b>3. Address</b>  | 496 Venetia Road<br>Venetia, PA 15367   | 496 Venetia Road<br>Venetia, PA 15367   |
| <b>4. Debtor's attorney</b><br>Name and address  | Kenneth Steidl<br>Steidl & Steinberg<br>Suite 2830 Gulf Tower<br>707 Grant Street<br>Pittsburgh, PA 15219 | Contact phone 412-391-8000<br>Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>                             |
| <b>5. Bankruptcy trustee</b><br>Name and address   | Ronda J. Winnecour<br>Suite 3250, USX Tower<br>600 Grant Street<br>Pittsburgh, PA 15219                   | Contact phone 412-471-5566<br>Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>                                     |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219                | Hours open:<br>Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m.<br><br>Contact phone 412-644-2700<br><br>Date: 11/8/23 |

**For more information, see page 2**



In re:  
Robert L. Makowski, Jr.  
Lisa M. Makowski  
Debtors

Case No. 23-22035-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 08, 2023

User: auto  
Form ID: 309iPGH

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Total Noticed: 39

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Robert L. Makowski, Jr., Lisa M. Makowski, 496 Venetia Road, Venetia, PA 15367-1331  |
| aty      | + Alyk L Oflazian, Manley Deas Kochalski LLC, 1555 Lake Shore Drive, Attn: Bankruptcy Department, Columbus, OH 43204-3825  |
| aty      | + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  |
| aty      | + Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753   |
| aty      | + Mary F. Kennedy, Law Offices of Gregory Javardian, 1310 Industrial Boulevard, Suite 101, Southampton, PA 18966-4030  |
| 15640788 | ++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court., CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059 |
| 15640787 | + CCO Mortgage Corp., Po Box 6260, Glen Allen, VA 23058-6260   |
| 15640789 | + Clearview Fcu/a-k Vall, 8805 University Blvd, Coraopolis, PA 15108-4212  |
| 15640790 | + Clearview Fcu/a-k Vall, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212  |
| 15640791 | + Court of Common Pleas of Washington Co, 100 W. Beau St, Suite 205, Washington, PA 15301-4432   |
| 15640792 | + Joel Marc Flink, Esq., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973   |
| 15640793 | Katie Makowski, 1678 Ballinger Street, Homestead, PA 15120   |
| 15640794 | + MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359   |
| 15640798 | PNC Financial Services, Pnc Cb Investigations, Cleveland, OH 44101   |

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: kebeck@bernsteinlaw.com           | Nov 09 2023 00:02:00 | Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219                                     |
| aty      | Email/Text: julie.steidl@steidl-steinberg.com | Nov 09 2023 00:02:00 | Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219                       |
| tr       | + Email/Text: bnc@chapter13trusteedpa.com     | Nov 09 2023 00:02:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702                                  |
| smg      | EDI: PENNDEPTREV                              | Nov 09 2023 04:52:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us       | Nov 09 2023 00:02:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                              | Nov 09 2023 04:52:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us       | Nov 09 2023 00:02:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |

District/off: 0315-2

User: auto

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| ust      | + Email/Text: ustpreion03.pi.ecf@usdoj.gov                      | Nov 09 2023 00:03:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721  |
| cr       | + Email/Text: jdryer@bernsteinlaw.com                           | Nov 09 2023 00:02:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430  |
| cr       | + Email/Text: ebnpeoples@grblaw.com                             | Nov 09 2023 00:02:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753 |
| 15654707 | Email/PDF: bncnotices@becket-lee.com                            | Nov 09 2023 00:09:40 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 15640785 | + EDI: BANKAMER.COM   | Nov 09 2023 04:51:00 | Bank of America, Po Box 982238, El Paso, TX 79998-2238   |
| 15640786 | + EDI: BANKAMER.COM   | Nov 09 2023 04:51:00 | Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413  |
| 15643349 | ^ MEBN  | Nov 08 2023 23:58:02 | Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577   |
| 15645639 | + Email/Text: key_bankruptcy_ebnc@keybank.com                   | Nov 09 2023 00:03:00 | KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338   |
| 15640795 | Email/Text: EBN@Mohela.com                                      | Nov 09 2023 00:02:00 | MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005   |
| 15640796 | + Email/Text: nsm_bk_notices@mrcooper.com                       | Nov 09 2023 00:02:00 | Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623   |
| 15640797 | + Email/Text: nsm_bk_notices@mrcooper.com                       | Nov 09 2023 00:02:00 | Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098  |
| 15640799 | Email/Text: Bankruptcy.Notices@pnc.com                          | Nov 09 2023 00:02:00 | PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222  |
| 15644467 | + Email/Text: ebnpeoples@grblaw.com                             | Nov 09 2023 00:02:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753                      |
| 15640800 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Nov 09 2023 00:03:00 | Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505   |
| 15640801 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Nov 09 2023 00:03:00 | Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250   |
| 15640803 | + EDI: RMSC.COM   | Nov 09 2023 04:51:00 | Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 15640802 | + EDI: RMSC.COM   | Nov 09 2023 04:51:00 | Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727  |
| 15640804 | + EDI: RMSC.COM   | Nov 09 2023 04:51:00 | Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727   |
| 15640805 | + EDI: RMSC.COM   | Nov 09 2023 04:51:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060   |
| 15651634 | + Email/Text: EBN@edfinancial.com                               | Nov 09 2023 00:02:00 | US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359   |

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                   |
|----------|---------------|--|
| cr       |               | MetLife Securitization Trust 2017-1, Wilmington Sa |

District/off: 0315-2

User: auto

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cr NATIONSTAR MORTGAGE LLC  
cr \*+ Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:**

| Name                                | Email Address  |
|-------------------------------------|--|
| Alyk L Of lazian                    | on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com  |
| Brian Nicholas                      | on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee<br>bnicholas@kmlawgroup.com  |
| Jeffrey Hunt                        | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com  |
| Kenneth Steidl                      | on behalf of Joint Debtor Lisa M. Makowski julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st<br>eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com  |
| Kenneth Steidl                      | on behalf of Debtor Robert L. Makowski Jr. julie.steidl@steidl-steinberg.com,<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st<br>eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Keri P. Ebeck                       | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com<br>btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com   |
| Mary F. Kennedy                     | on behalf of Creditor Citizens Bank N.A. mary@javadrianlaw.com, tami@javadrianlaw.com;angie.harrigan@javadrianlaw.com  |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com  |

TOTAL: 9